



Date: January 29, 2024

To,

BSE Limited

Corporate Relationship Department,
2nd Floor, New Trading Wing,
Rotunda Building,
P.J. Towers, Dalal Street, Mumbai 400001

National Stock Exchange of India

Limited Exchange Plaza, 5th Floor,
Plot No. C/1, G Block,
Bandra Kurla Complex, Bandra (E),
Mumbai 400 051

Scrip Code: 544055

Scrip Code: MUTHOOTMF

Dear Sir/Madam,

Sub: Investor Presentation for the quarter ended December 31, 2023 – Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”)

Pursuant to Regulation 30 read with Para A of Part A of Schedule III of the Listing Regulations, we hereby submit Investor Presentation on Un-Audited Financial Results of the Company for the quarter and nine months ended December 31, 2023.

Kindly take the same on records.

Thanking you,

Yours faithfully,
For Muthoot Microfin Ltd

Neethu Ajay,
Chief Compliance Officer and Company Secretary

Ernakulam

Muthoot Microfin Limited

Regd. Office: Door No: 40/8922 (New No 66/3628), Muthoot Towers, M G Road, Ernakulam, Kerala, India – 682 035

Tel: 0484 4161616 | www.muthootmicrofin.com | www.muthoot.com

CIN: U65190MH1992PLC066228



Investor Presentation

December 2023

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Presentation Roadmap

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Business Updates

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Financial Performance

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Investment Rationale



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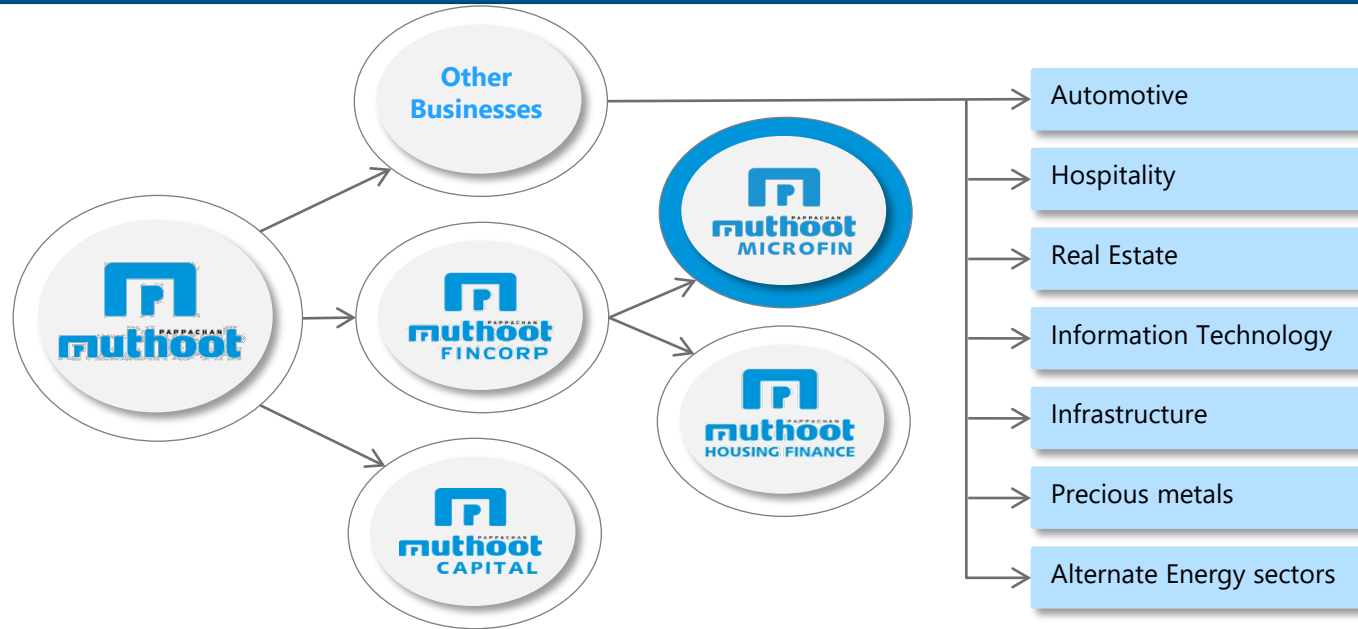
04

Investment Rationale



MPG - History of over 137 years of history and 80 years of experience in Financial Services business

Muthoot Pappachan Group (MPG) is a Well Diversified Business Conglomerate



Our Promoters

Thomas Muthoot
Managing Director, MML



Thomas John Muthoot
Non-Executive Director, MML



Thomas George Muthoot
Non-Executive Director, MML



Present across microfinance, gold finance, two wheeler finance and housing finance

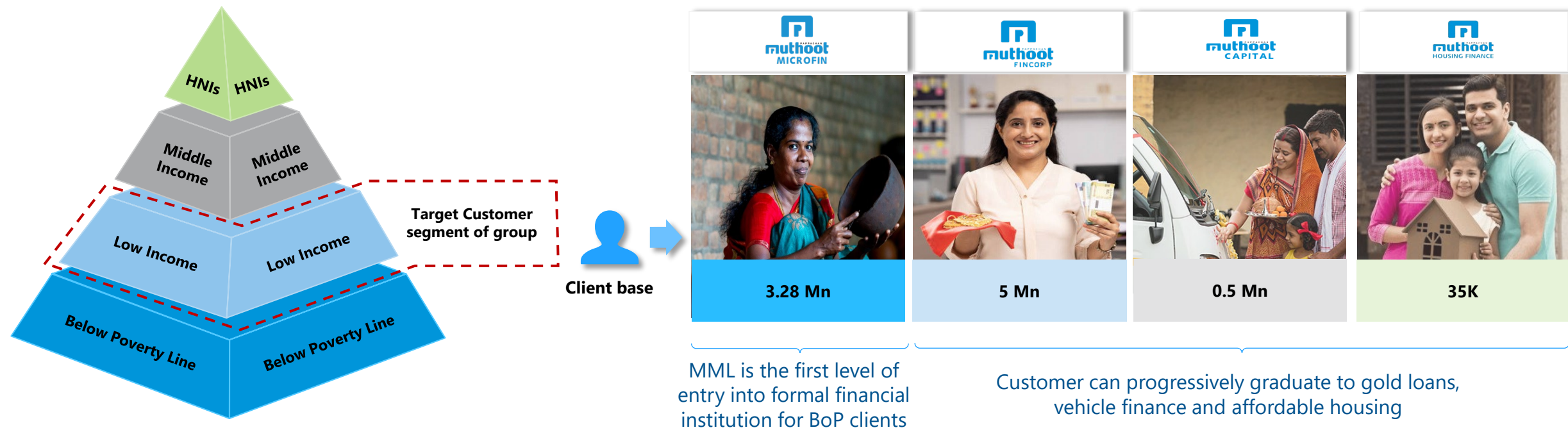
Muthoot Microfin Limited (MML) is the 2nd Largest company by AUM under the Muthoot Pappachan Group for FY23

Promoters have infused Rs 3,421 Mn in MML till date

One of the few NBFC-MFIs where the original promoters have continued to retain ownership and control over the business²

Brand Recall and Synergies with the Muthoot Pappachan Group

MPG's Stronghold is the bottom of the pyramid underserved customers



Synergies with MPG

History of MPG in working with target customers helps understand the needs of women in rural households & design lending products as per their requirements

Expansion of customer base and geographical footprint

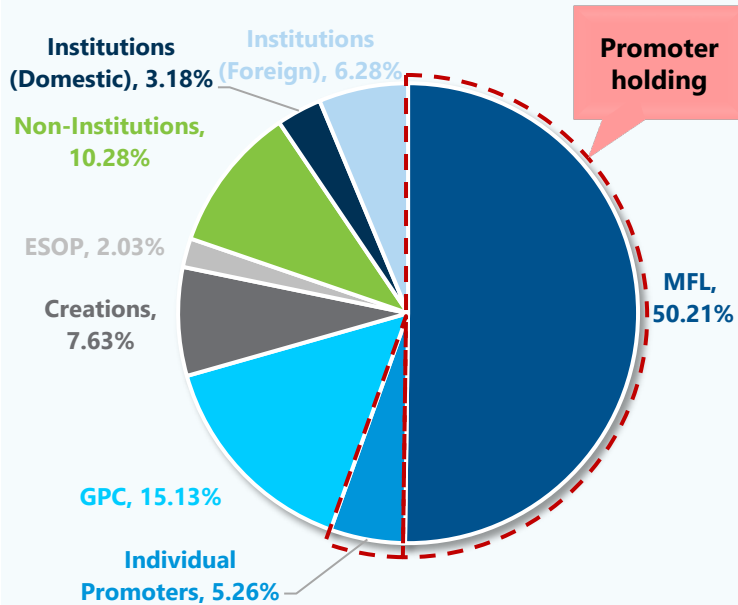
Leveraging MFL's branches and expertise in cash management, gold assessment and storage

MPG is in process of developing a single platform to allow access to all the Group's loan offerings thus maximizing cross-sell opportunities

MPG provides MML with Brand recall and significant marketing and operational benefits;
MML leverages cross-selling opportunities to offer diverse products to meet multiple needs of target customers

Strong Corporate Governance and Support from Promoters & Investors

Shareholding Post IPO



One of the few NBFC-MFIs where the original promoters have continued to retain ownership and control over the business ¹

Statutory Auditor

SHARP & TANNAN
chartered accountants

Board of Directors

Promoter Directors



Thomas Muthoot
Managing Director

Exp: 37+ years
Muthoot Pappachan Group,
HDFC Bank



Thomas John Muthoot
Promoter, Non Executive Director

Exp: 37+ years
Muthoot Pappachan Group



Thomas George Muthoot
Promoter, Non Executive Director

Exp: 37+ years
Muthoot Pappachan Group

Nominee Directors



Akshaya Prasad
Non-Executive Director

Exp: 22+ years
Greater Pacific Capital, Goldman Sachs



John Tyler Day
Non-Executive Director

Exp: 12+ years
Creation Investments

Independent Directors



Thai Salas Vijayan
Non-Executive Independent Director
LIC, IRDAI, Shriram Properties



Bhama Krishnamurthy
Non-Executive Independent Director
Exp: 40+ years
SIDBI, Catholic Syrian Bank



Pushpy Babu Muricken
Non-Executive Independent Director
Exp: 16+ years
Joyalukkas, NASSCOM



Anand Raghavan
Non Executive Independent Director
Exp: 30+ years
EY, Sundaram Finance



Alok Prasad
Independent Director
Exp: 34+ years
RBI, NHB, Citicorp

Experienced and Professional Management

Key Management Personnel & Senior Management Personnel



Sadaf Sayeed, Chief Executive Officer
Exp: 22+ years, 12 years with MPG
Past Exp: Muthoot Fincorp, HDFC Bank, Indiabulls Credit Services, GE Countrywide Consumer Financial Services, Satin, Spandana Sphoorty



Praveen T, Chief Financial Officer
Exp: 12+ years, 10 years with MPG
Past Exp: Muthoot Fincorp, Ark Power Controls



Neethu Ajay, Company Secretary and Chief Compliance Officer
Exp: 9+ years, 9 years with MPG



Udeesh Ullas, Chief Operating Officer
Exp: 19+ years, 15 years with MPG
Past Exp: Muthoot Fincorp, Cochin Bridge Infra. Company, ICICI Bank and Fullerton India Credit Company



Subhransu Pattnayak, Executive VP (HR)
Exp: 21+ years, 10 years with MPG
Past Exp: Muthoot Fincorp, ICICI Bank

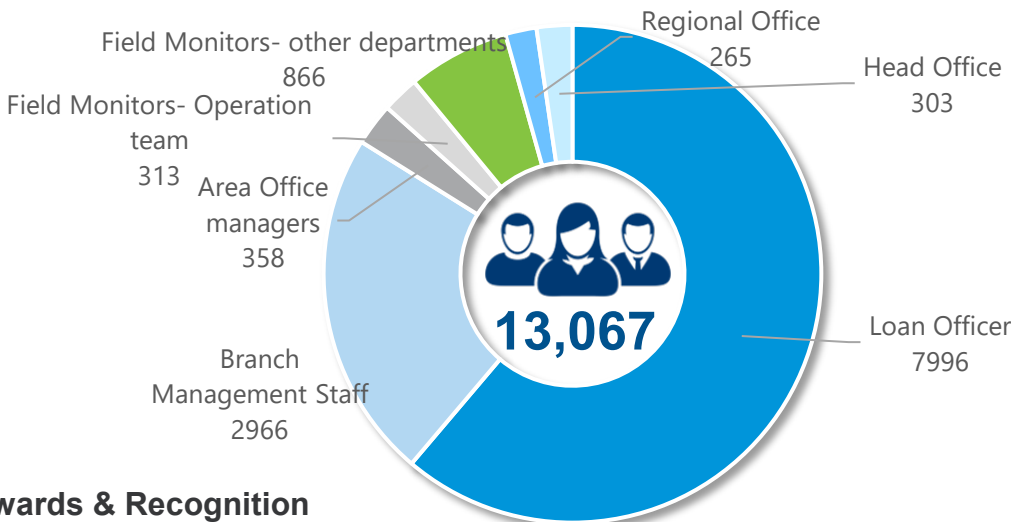


Jinsu Joseph, Chief Risk Officer
Exp: 11+ years, 6 years with MPG
Past Exp: Maben Nidhi, Tamilnad Mercantile Bank



Linson Chelamattathil Paul, Chief Technology Officer
Exp: 20+ years
Past Exp: V-Guard Industries, Joyalukkas India

Employee Mix¹



Awards & Recognition

Awarded for the **Mobility category** at the **Technology Senate Awards South, 2022**

‘Best Digital Transformation Initiative - Financial Services’ – India DevOps Show 2022 by Quantic

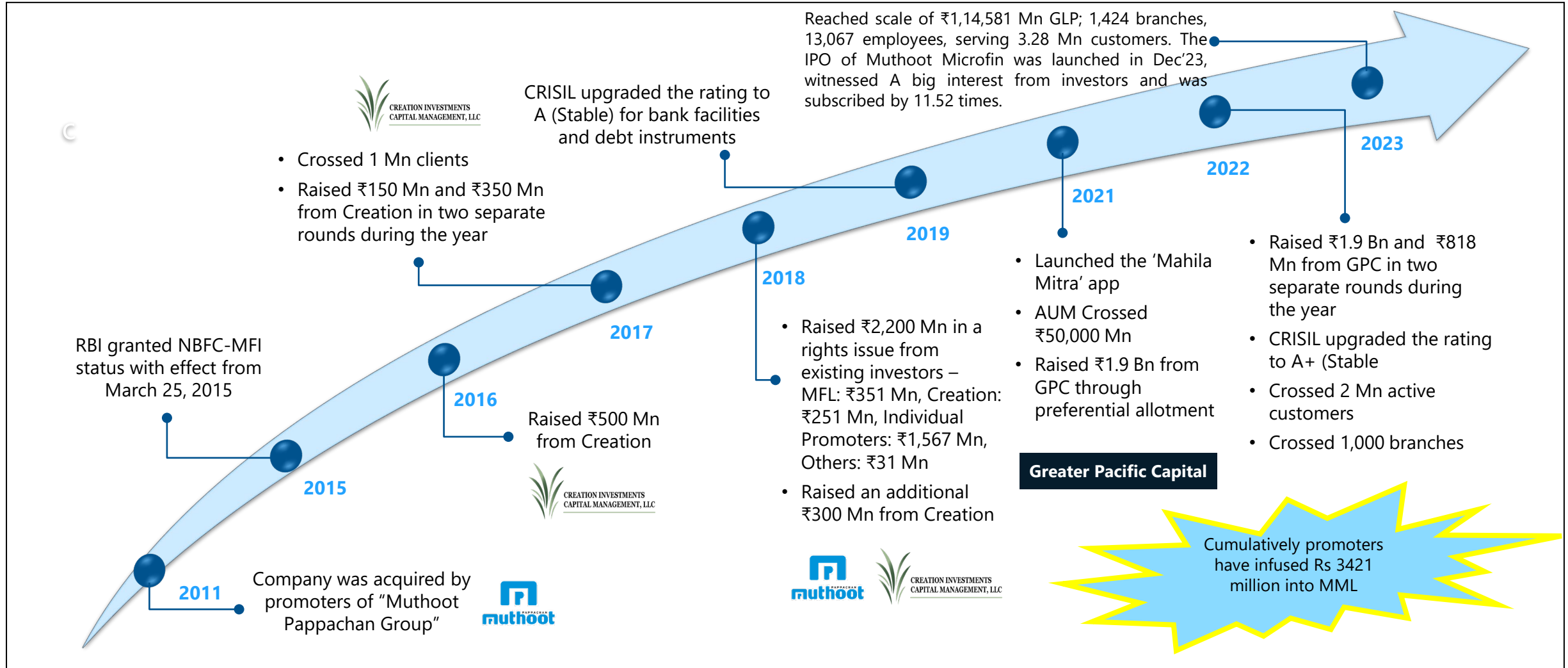
‘Best Use of Technology Award’ for Financial Services’ –National Enterprises Tech Connect, 2021

‘Best Digital Transformation Initiative – Micro Finance’ in NBFC Category – BFSI Excellence Awards, 2021

Certified as a **‘Great Place to Work’** by the Great Place to Work Institute, India; 2023, 2021, 2018



Journey So Far



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Investment Rationale





AUM
INR 114,581 Mn
(+38.6% YoY,
82,646 Mn)

Disbursements
INR 25,921 Mn
(+19.4% YoY,
21,705 Mn)

Branches
1,424
(+30.9% YoY,
1,088)

Active Clients
3.28 Mn
(+26.7% YoY,
2.59 Mn)

Employees
13,067
(+34.5% YoY,
9,714)

**Collection
Efficiency**
98.4%
(+1.5% YoY,
97%)

GNPA
2.29%
(-1.20% YoY,
3.49%)
NNPA
0.33%
(-0.64% YoY,
0.97%)

Loan Count
4.02 Mn
(+24.9% YoY,
3.22 Mn)

Performance highlights – Q3



Income
INR 5,848 Mn
(+52.6% YoY,
3,832 Mn)

PPOP
INR 1,823 Mn
(+72.0% YoY,
1,060 Mn)

PAT
INR 1,246 Mn
(+119.1% YoY,
569 Mn)

ROA
4.5%
(+1.56% YoY,
2.9%)
ROE*
26.0%
(+9.58% YoY,
16.4%)

COF
11.21%
(+0.43% YoY,
10.78%)

Inc. COF
10.41%

NIM
12.6%
(+0.86% YoY,
11.7%)

Opex/GLP Ratio
6.07%
(-0.24% YoY,
6.31%)

Equity
INR 26,777 Mn
(+76.0% YoY,
15,215 Mn)
CAR
29.6%
(+6.61% YoY,
23.0%)

Performance highlights – Q3

*Reporting Adjusted RoE (Capital Infusion*Number of days after infusion in the year/number days in the year)

Key Operational & Financial Highlights

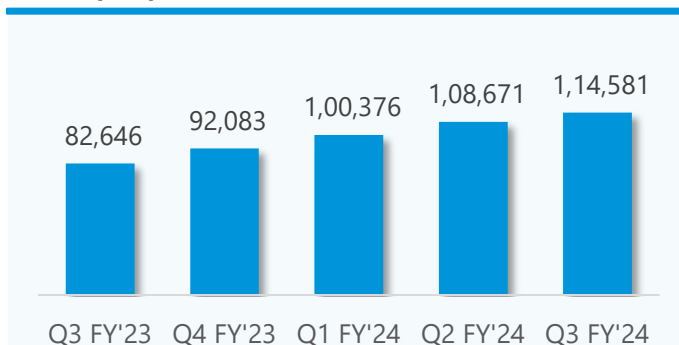
Operation & Financial Performance	Q3 FY24	YoY Growth	QoQ Growth
Assets Under Management (in mns)	1,14,581.37	38.6%	5.4%
Branches (Count)	1,424	30.88%	6.3%
Total number of staff (Count)	13,067	34.5%	6.3%
No. of Active members (Count) (in mns)	3.28	26.7%	2.6%
CRAR	29.6%	+661 bps	911 bps
GNPA Ratio	2.29%	-120 bps	-8 bps
NNPA Ratio	0.33%	-0.64 bps	-
Q-o-Q Performance	Q3 FY24	YoY Growth	QoQ Growth
Total income (in mns)	5,848.28	52.6%	3.1%
NIM (in mns)	3,430.74	53.1%	1.5%
PAT (in mns)	1,245.69	119.1%	13.7%
PAT/ROA (%)	4.47%	+156 bps	+27 bps
ROE	25.97%	+958 bps	+288 bps
YTD Performance	9M FY 24	9M FY 23	YoY Growth
Total income (in mns)	16,320.65	9,981.74	63.5%
NIM (in mns)	9,610.47	6,022.89	59.6%
PAT (in mns)	3,298.24	693.32	375.7%
PAT/ROA	4.25%	1.30%	+294 bps
ROE	24.33%	6.66%	+1766 bps

Strong growth in the Company with use of Technology

- The company showcase strong growth with acquisition of more customers, expansion of network of the company. More emphasis on technology, use of Digital Collections.
- The CAR is improved due to primary infusion into the Company by way of IPO net of expense is INR 7,040 million. The balance sheet is strong with adequate liquidity and strong ALM.
- The NPA numbers are stable on the back of strong collections. The TN floods wont impact materially as the clients are enrolled in Natural Calamity insurance.
- Last 4 quarters, the company consistently reporting 4% above RoA. The Operating expense and Cost of Fund is expected to improve coming quarters. Last 6 months incremental Cost of Fund is 10.41%.
- The RoE will be diluted in the immediate future quarters on the back of Capital infusions.

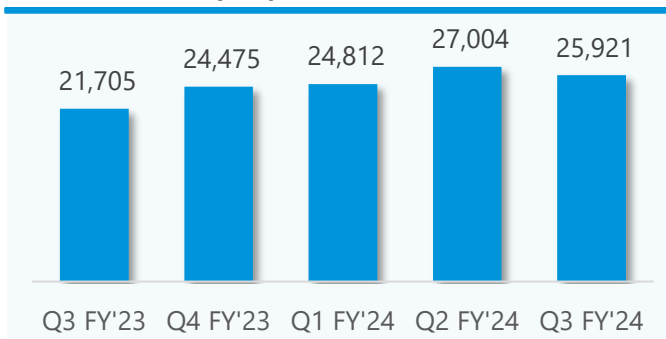
Consistent Growth

AUM (Mn)



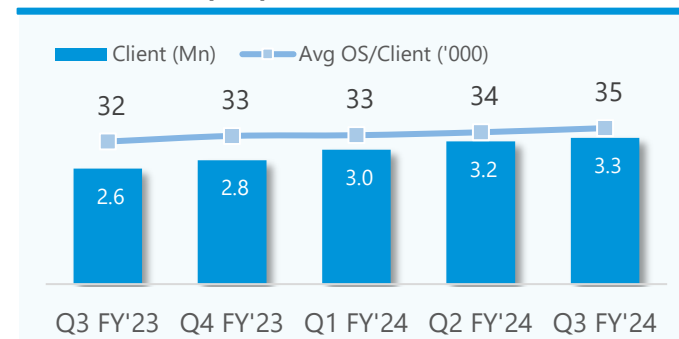
- One of the youngest NFBC-MFIs with a relatively Strong credit rating

Disbursement (Mn)



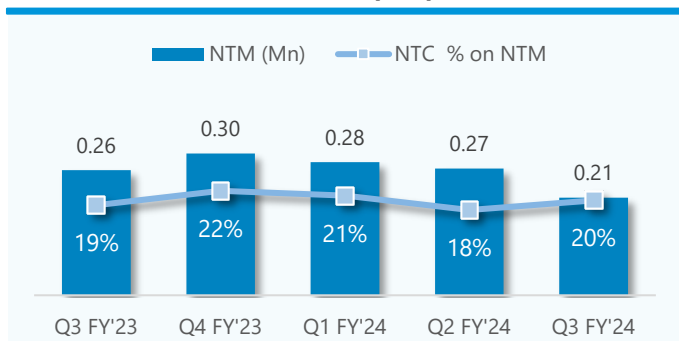
- One of the youngest NFBC-MFIs with a relatively Strong credit rating

Client Count (Mn)



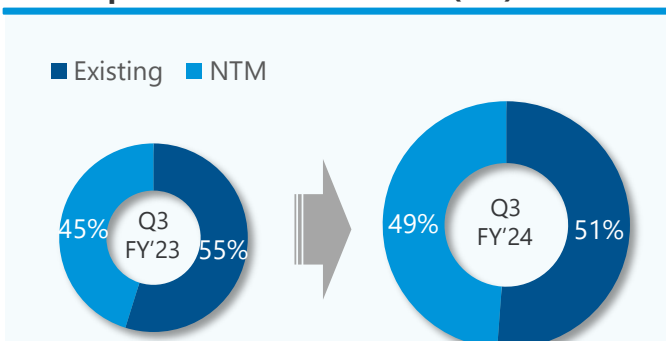
- One of the youngest NFBC-MFIs with a relatively Strong credit rating

NTM & NTC Client Count (Mn)



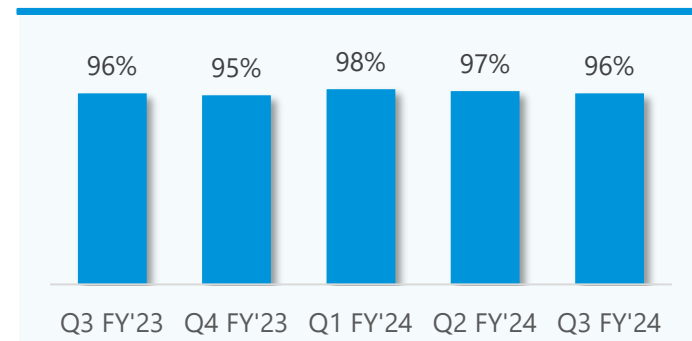
- One of the youngest NFBC-MFIs with a relatively Strong credit rating

AUM Split AUM & NTM Clients (Crs)



- One of the youngest NFBC-MFIs with a relatively Strong credit rating

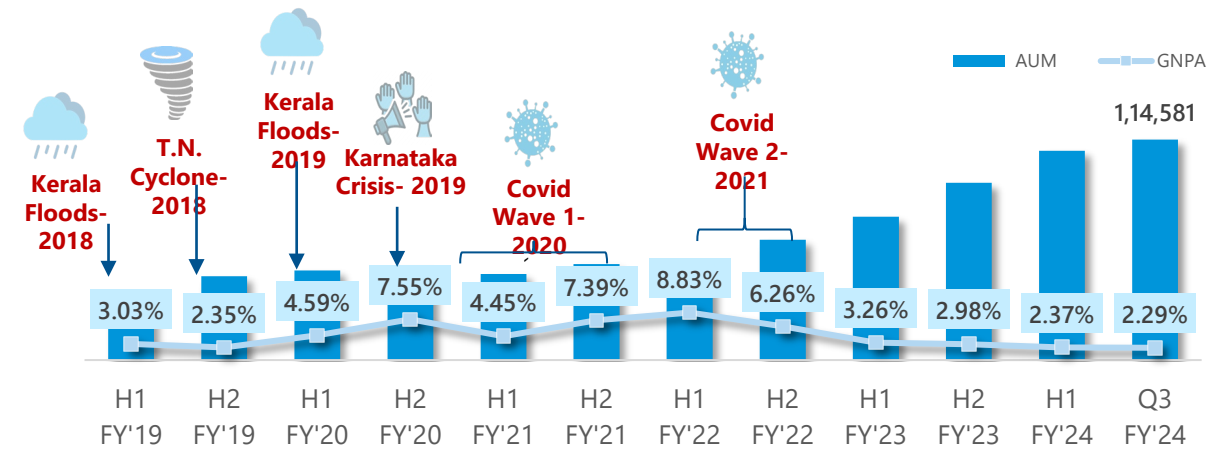
Client Retention



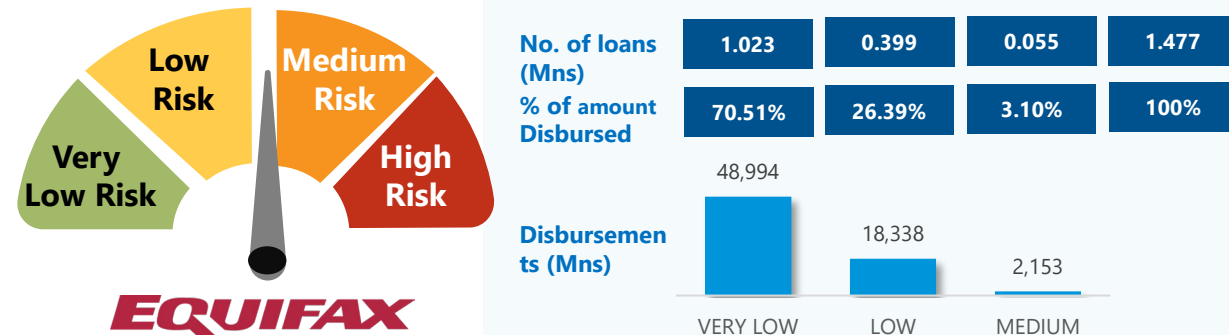
- One of the youngest NFBC-MFIs with a relatively Strong credit rating

Resilient Business Model – Proven over time

Rising Strong: Navigating Macro Disruptions, Ready for Post-COVID Recovery



Score Card-based Disbursements * – From Score card inception



*First cycle clients

Impact of TN Flood on portfolio

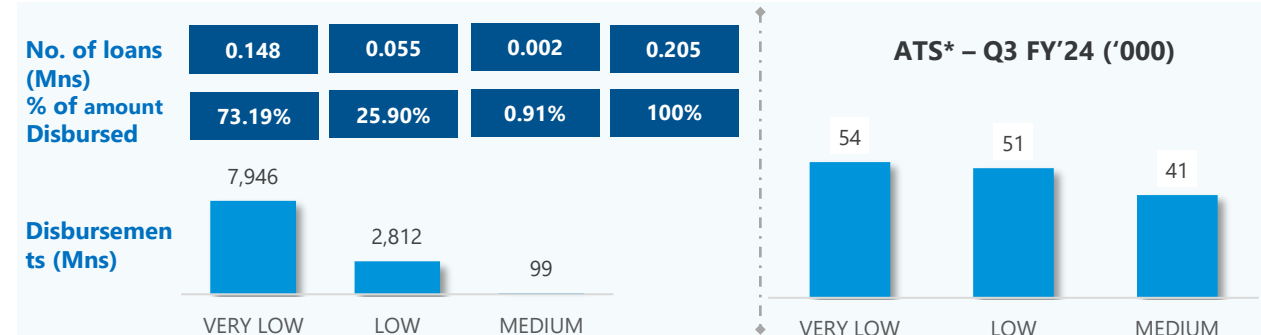
Districts	*Aff. POS (Mns)	*Aff. Loans	NATCAT Cover	NATCAT Cover %
Thoothukudi	496.1	12,464	10,938	87.8%
Chennai	301.0	6,241	5,961	95.5%
Tiruvallur	120.4	2,713	2,626	96.8%
Kanchipuram	72.1	2,101	1,820	86.6%
Tirunelveli	99.3	1,939	1,939	100.0%
Tiruvallur	15.9	291	291	100.0%
Chengalpattu	0.1	4	1	25.0%
Grand Total	1105.0	25,753	23,576	91.5%

- Faster recovery pattern proven historically
- Recent flood in TN impacted ~25K customers; however, recovery was faster on account of NATCAT insurance and proactive client reach.
- Customer selection has been one strong pillar behind faster recovery

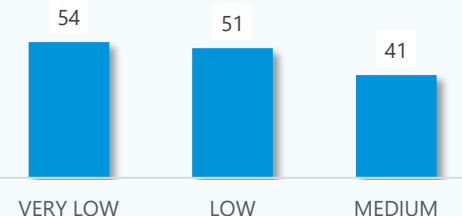
*Aff. - Affected

FY24 (9M)	% of Stage II	% of Stage III	% of Stage I
Disb. post Jun 21	0.86%	1.20%	96.81%
Total	0.87%	2.29%	96.84%

Score Card-based Disbursements * - Q3 FY'24

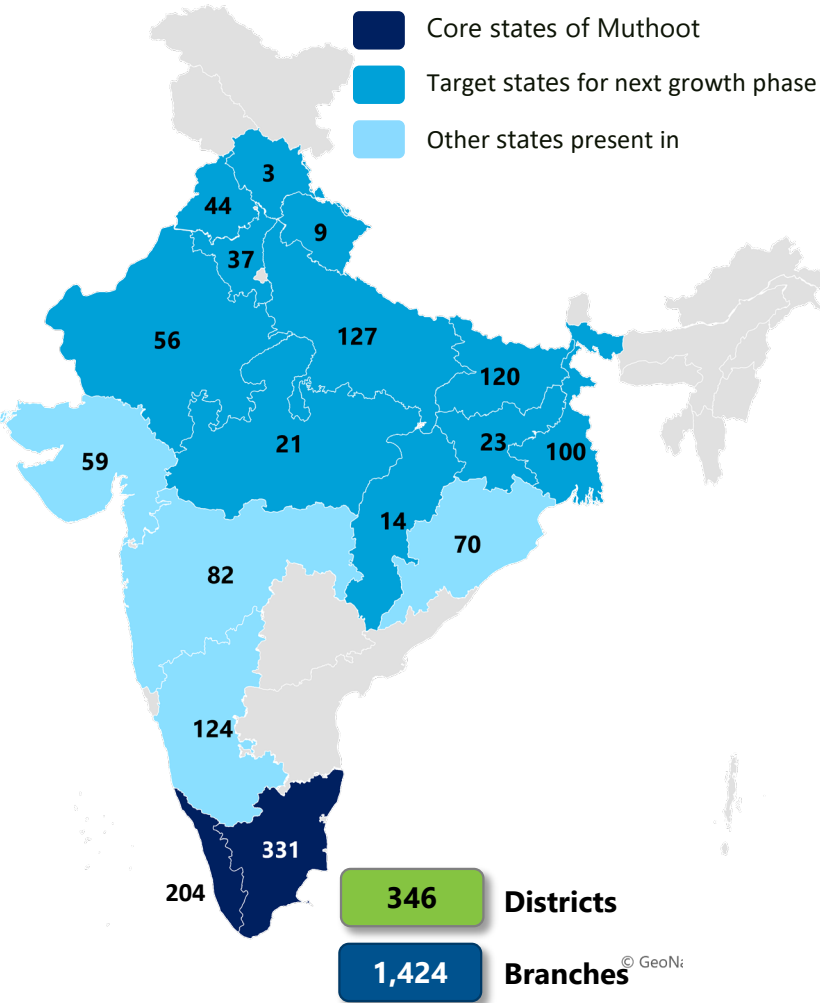


ATS* – Q3 FY'24 ('000)



Systemic Diversification with focused business in Target States

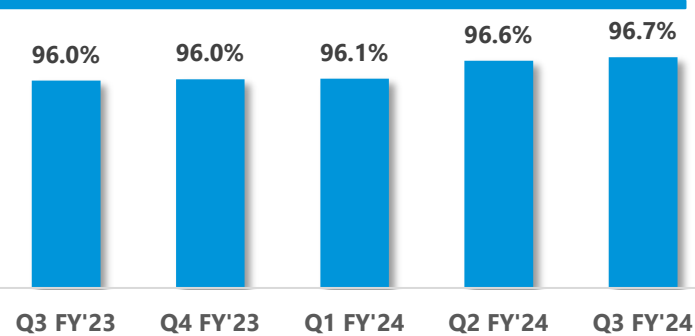
Number of Branches per State



Exposure of Districts (% of GLP)	Q3 FY'24	
	No. of Districts	% of Total Districts
<0.5%	289	84%
0.5% - 1%	40	12%
1% - 2%	12	3%
2% - 3%	4	1%
>3%	1	0%
Total	346	100.00%

Q3 FY24 – Top Districts	% of Total GLP
Top 1	3%
Top 3	8%
Top 5	12%
Top 10	20%
Other	80%

Consistent Rural Penetration (AUM)



Portfolio Diversification (Region-wise Trend)

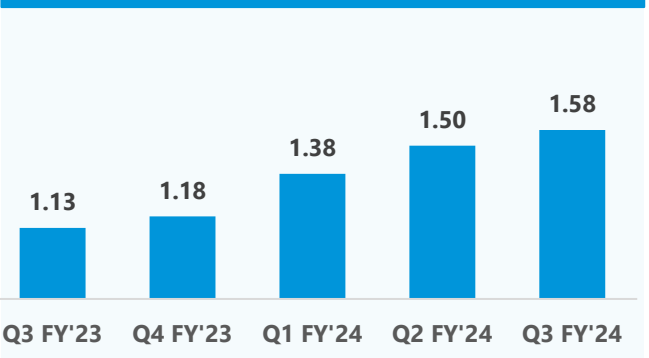
	Q3 FY'23	Q4 FY'23	Q1 FY'24	Q2 FY'24	Q3 FY'24
WEST	11%	11%	11%	12%	12% ▲
EAST	11%	12%	13%	13%	14% ▲
NORTH	20%	21%	22%	23%	23% ▲
KA	9%	9%	9%	9%	9% ●
KL	21%	19%	18%	17%	16% ▼
TN	29%	28%	27%	26%	26% ▼

Branch Expansion (Region-wise Trend)

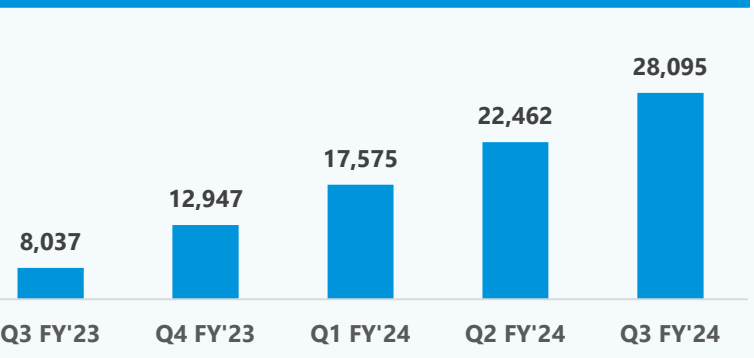
	Q3 FY'23	Q4 FY'23	Q1 FY'24	Q2 FY'24	Q3 FY'24
WEST	15%	14%	15%	15%	15% ●
EAST	12%	13%	14%	14%	15% ▲
NORTH	23%	23%	23%	24%	24% ▲
KA	10%	10%	10%	9%	9% ▼
KL	17%	17%	16%	15%	14% ▼
TN	23%	22%	22%	23%	23% ●

Digitization driving Collections

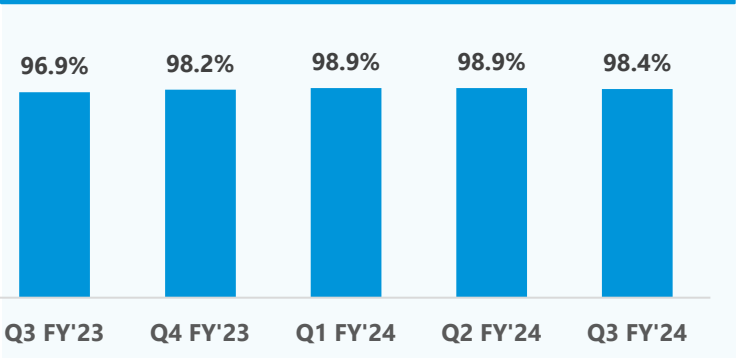
Customer App Installation (Cumulative in Mns)



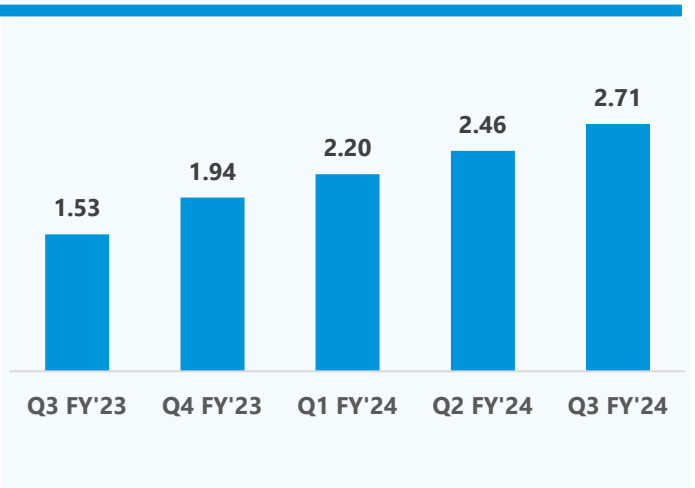
Digital Collection (Cumulative in Rs. Mns)



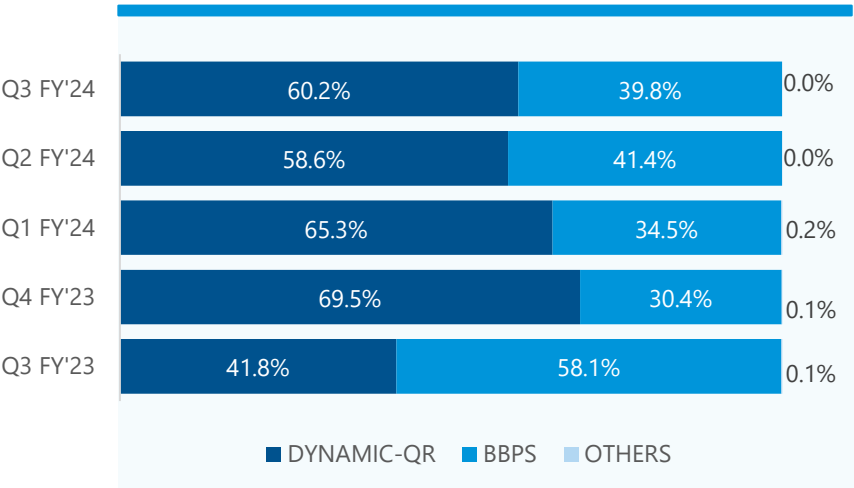
Overall CE %



Digital Client Acquisition (Cumulative in Mns)



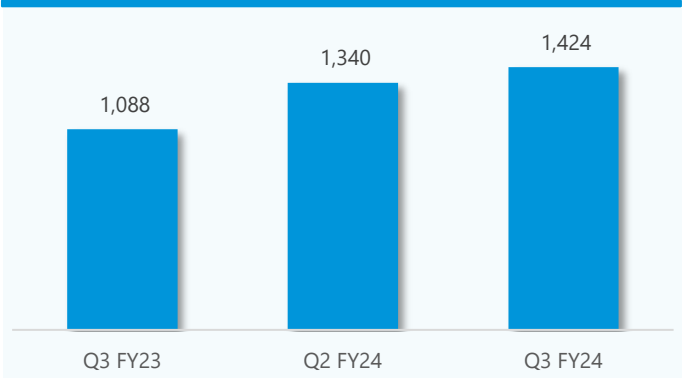
Channel-wise digital collection share%



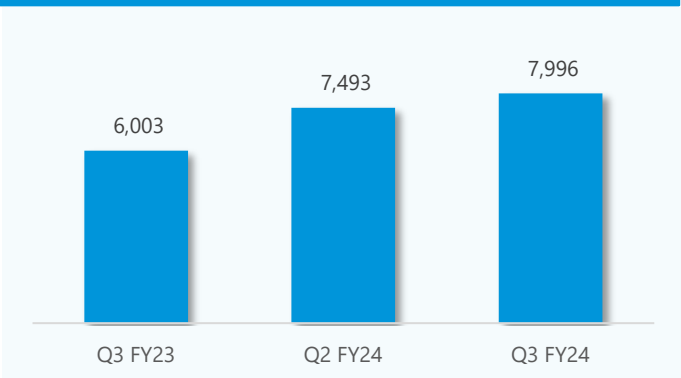
- Multiple channels and options to customers have really enabled digital collections
- Been one of the key support for customer connect during critical times like flood, COVID etc.
- One of the key reason behind consistent CE trend inspite of external disturbances
- Digital client acquisition has been on a steady rise.

Key Metrics

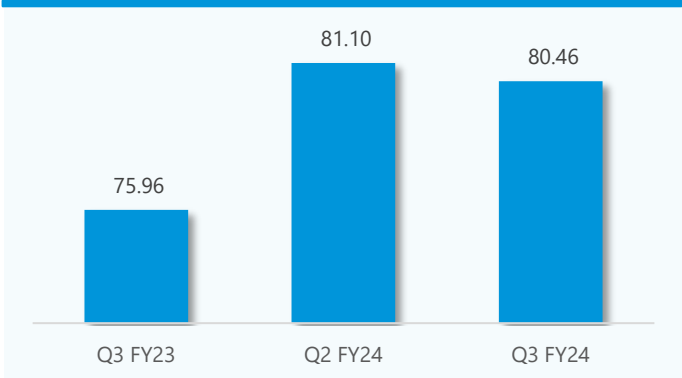
Branch Count



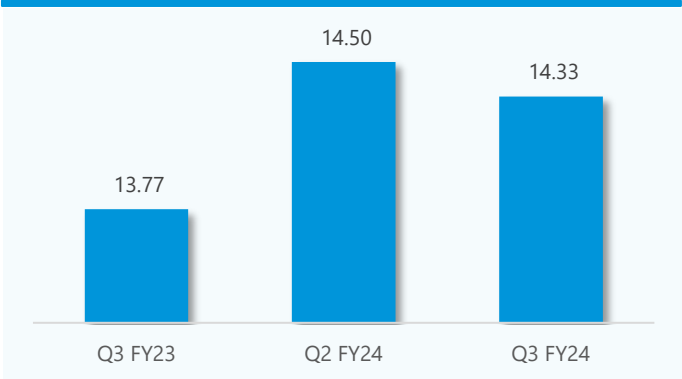
RO Count



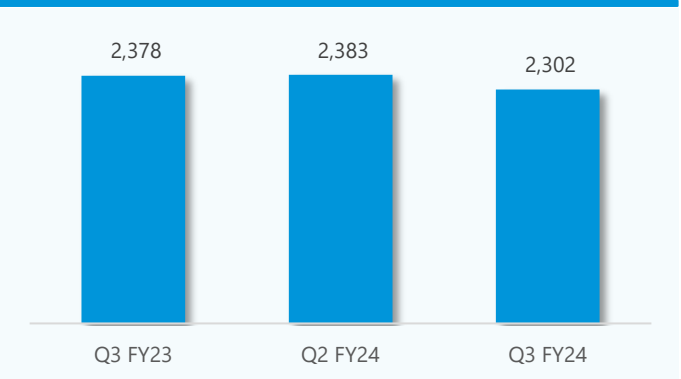
AUM Per Branch (in Mns)



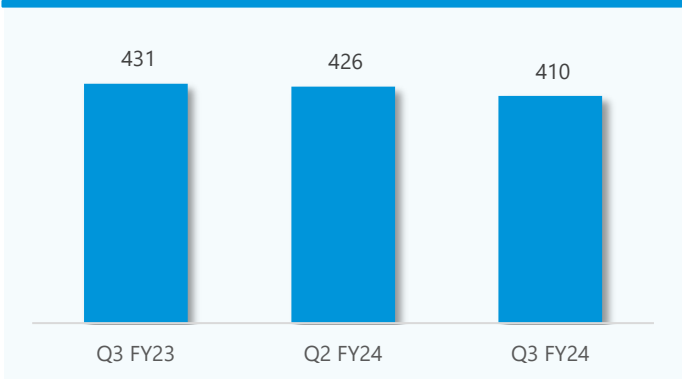
AUM Per RO (in Mns)



Client Per Branch

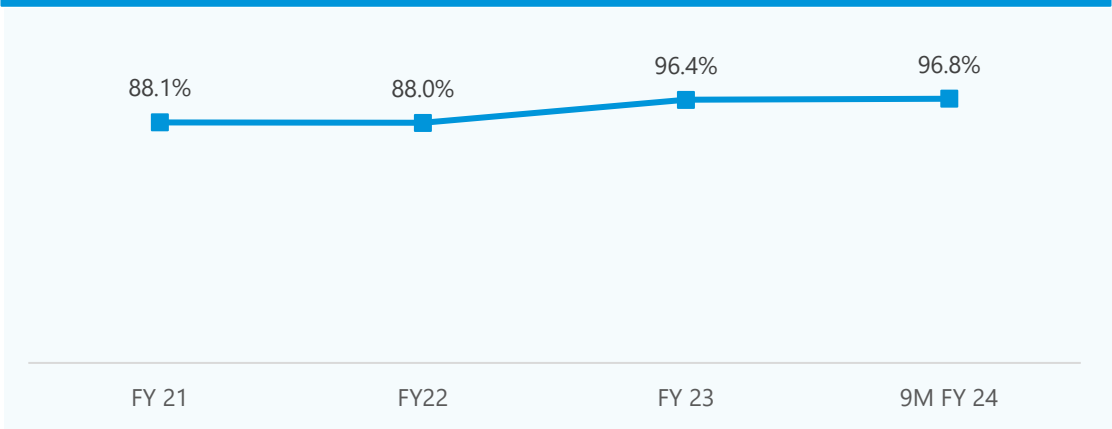


Client Per RO

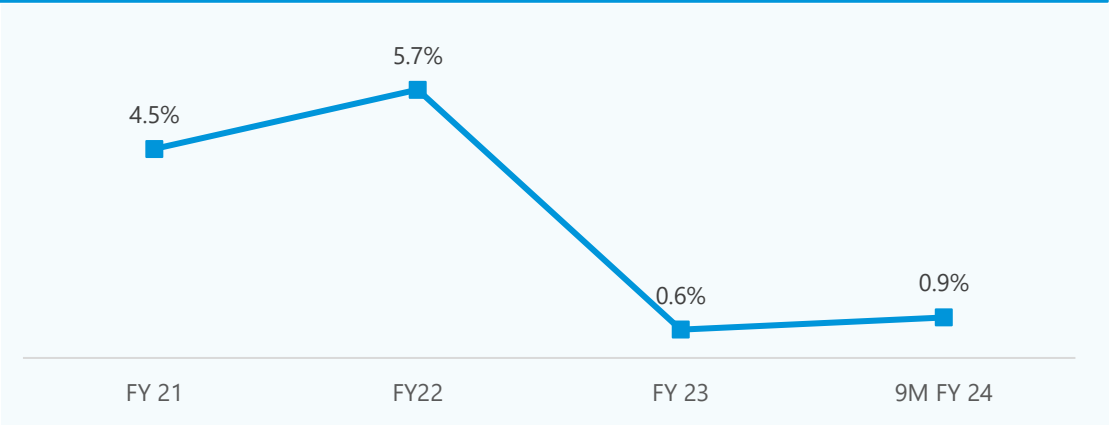


Asset Quality Update (1/2)

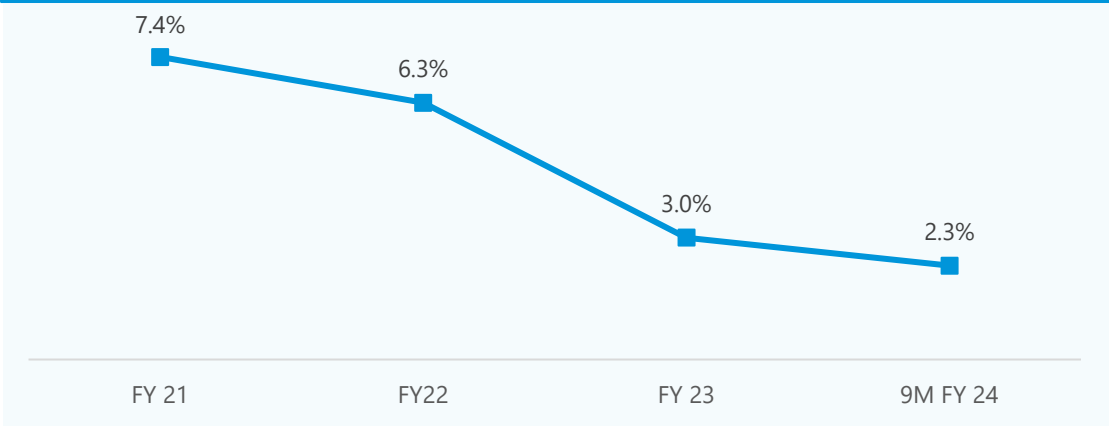
Stage 1 (0-30)



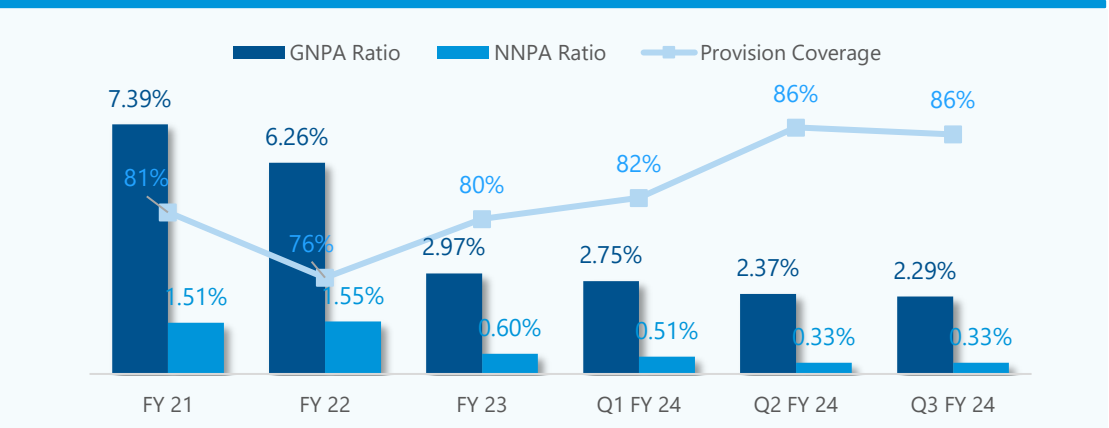
Stage 2 (30-60)



Stage 3 (90+)



GNPA NPA & Provision Coverage



Presentation Roadmap

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Financial Performance

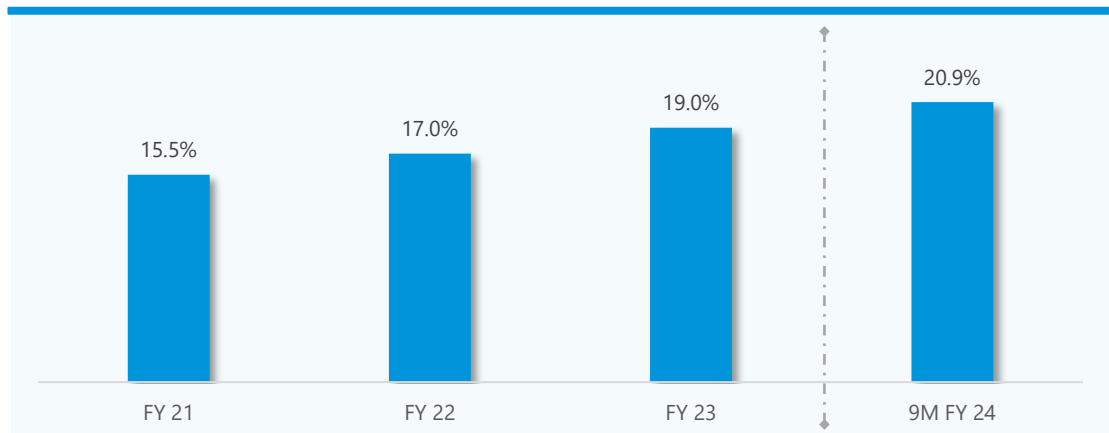
04

Investment Rationale

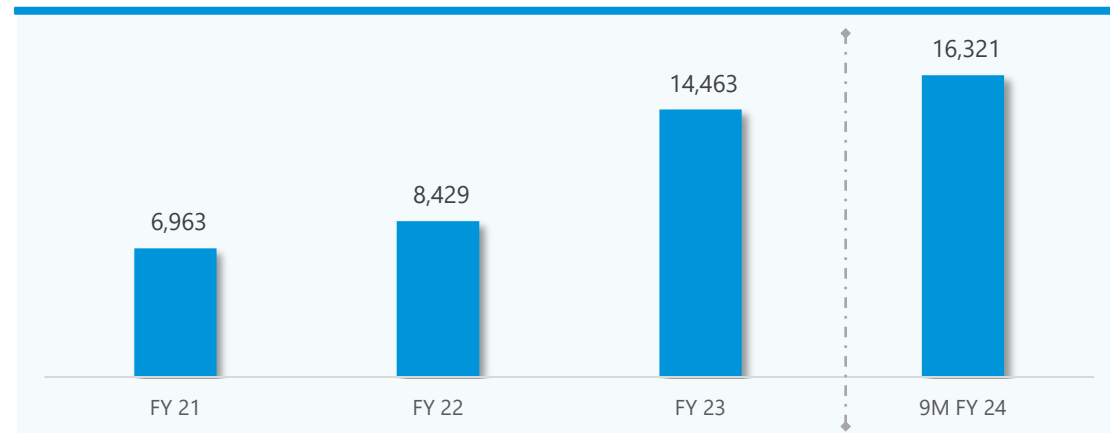


Robust fiscal year performance in terms of Income/Profitability (1/2)

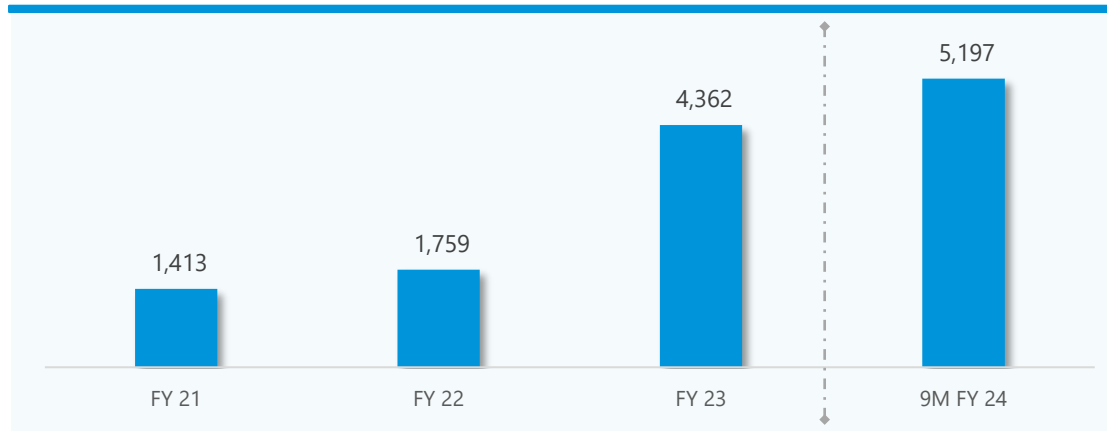
Revenue from Operations



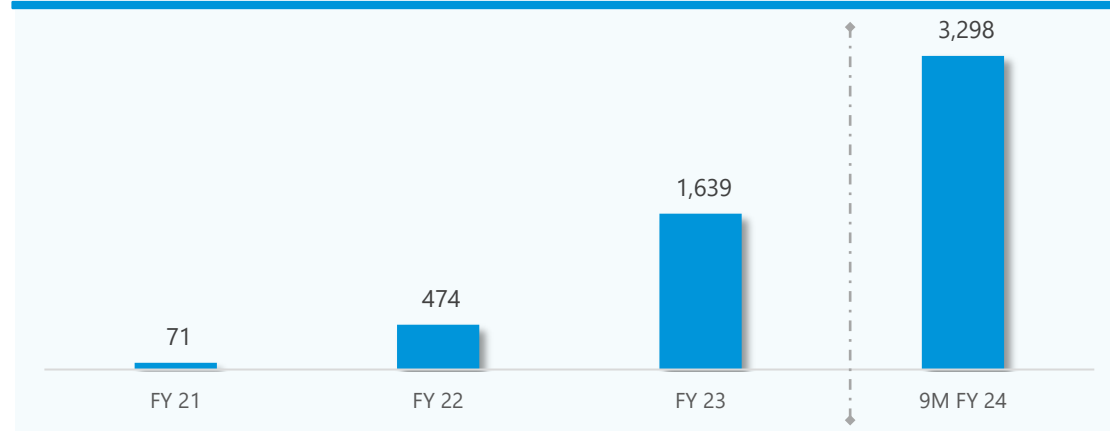
Total income (in Mns)



PPOP (in Mns)

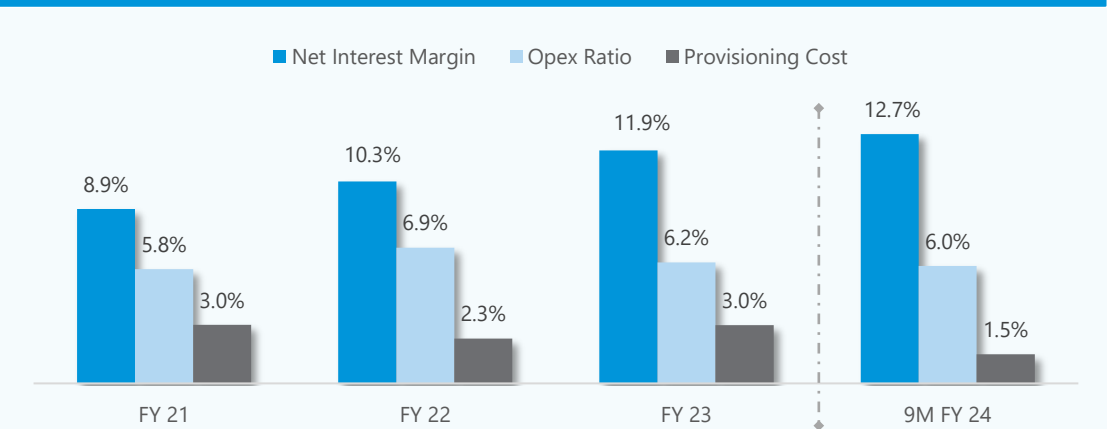


PAT (in Mns)

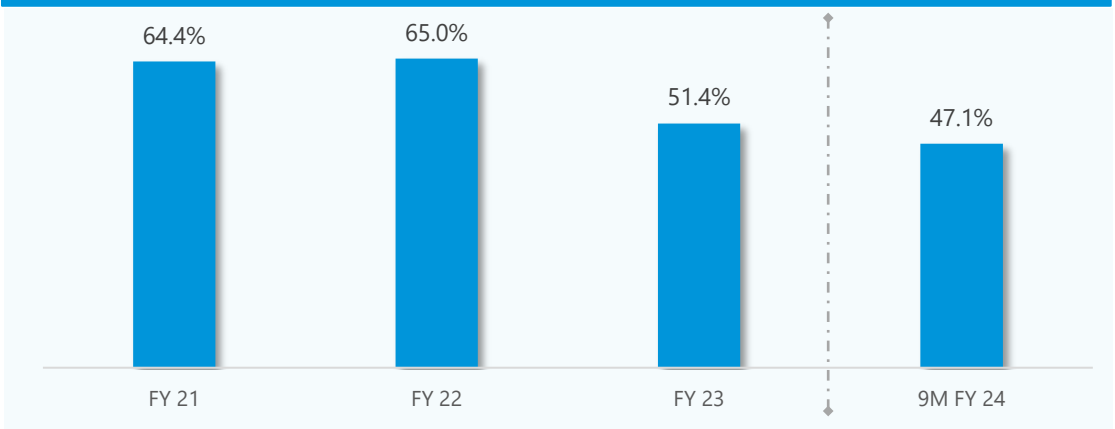


Robust fiscal year performance in terms of Income/Profitability (2/2)

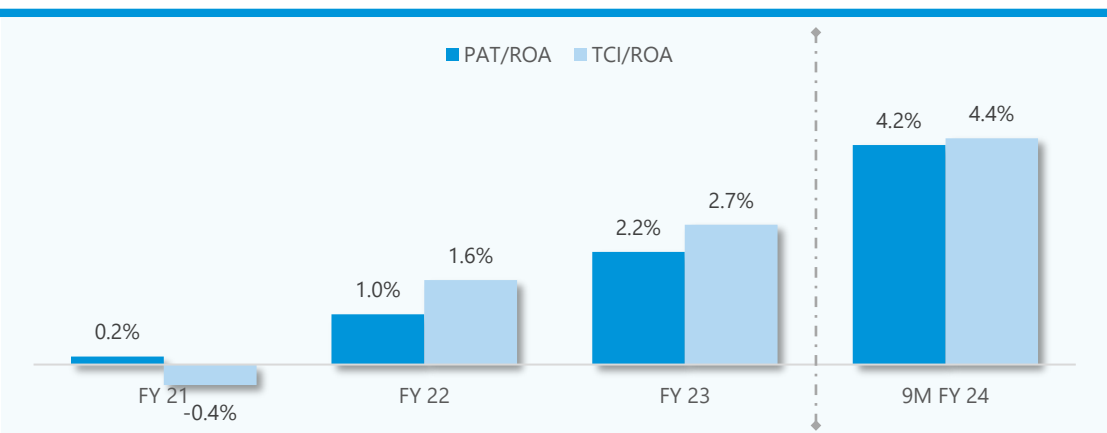
Cost Ratio's



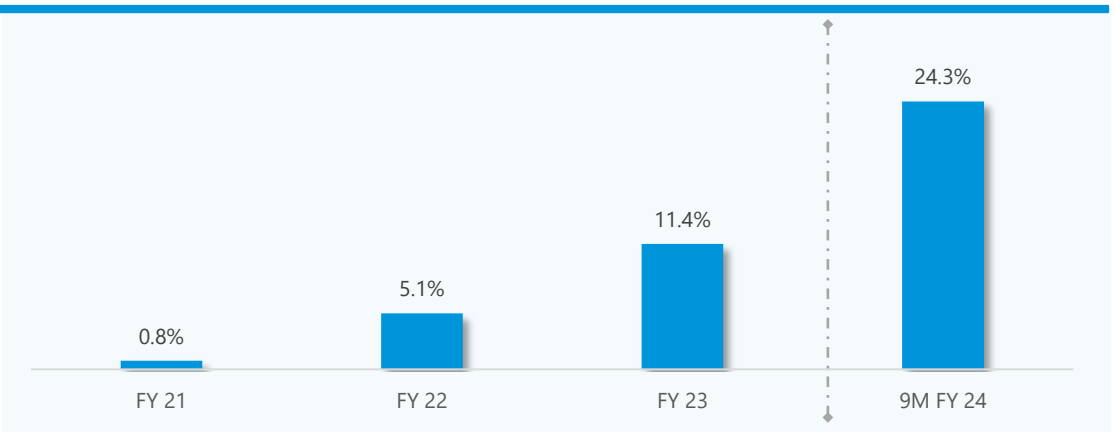
Cost to Income



Profitability Ratio's



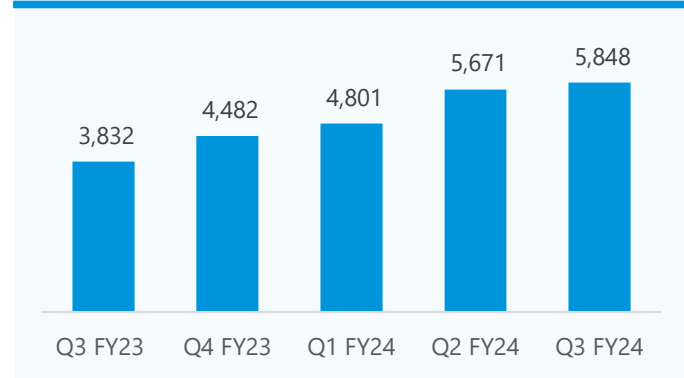
ROE*



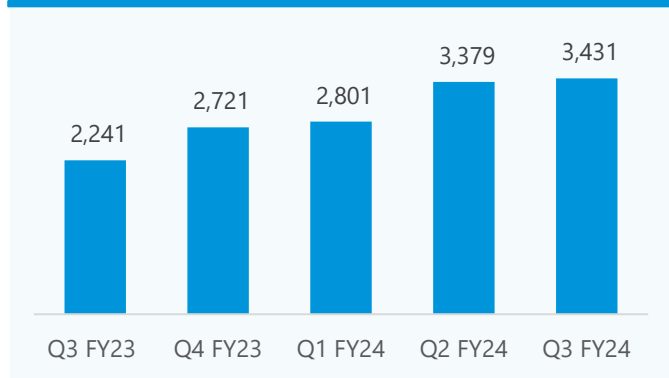
*Reporting Adjusted RoE (Capital Infusion*Number of days after infusion in the year/number days in the year)

Quarterly Performance

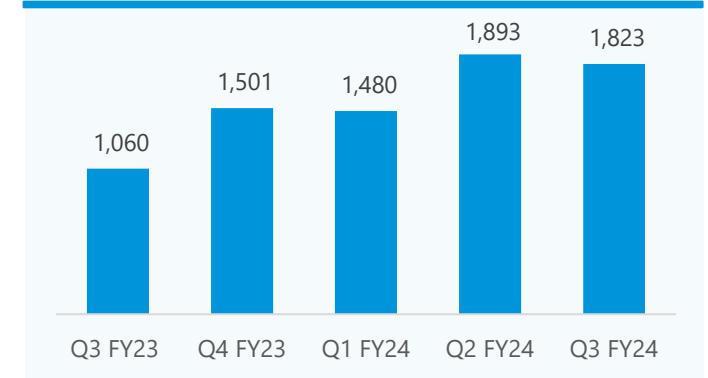
Total Income (in Mns)



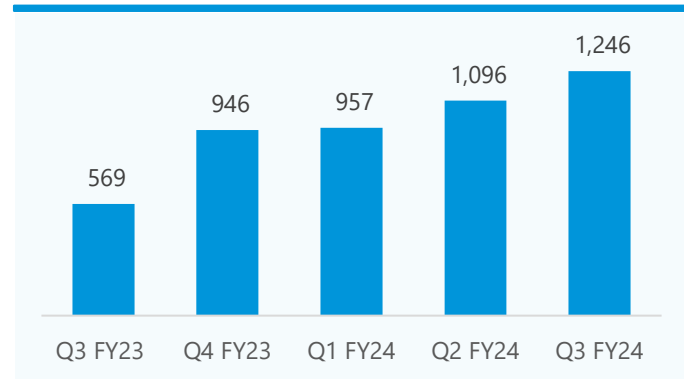
NIM (in Mns)



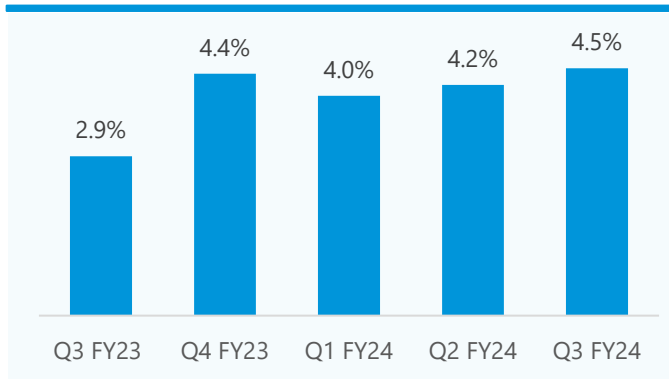
PPOP (in Mns)



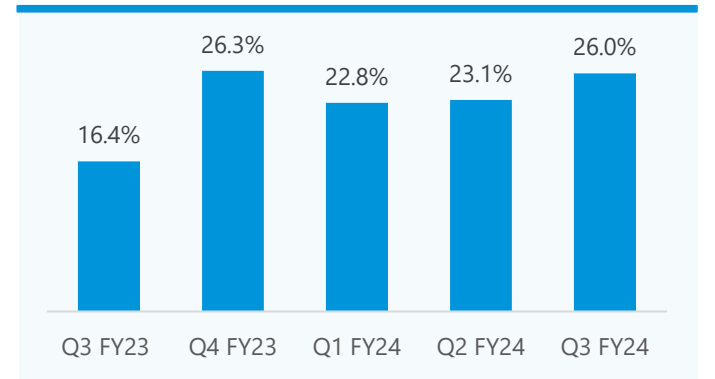
PAT (in Mns)



PAT/ROA



ROE*



Q3 & 9M FY24: P&L Statement

(in Mns)								
Financial Comparison	Q3 FY 24	Q3 FY 23	YoY (%)	Q2 FY 24	QoQ (%)	9M FY 24	9M FY 23	YoY (%)
Income								
Revenue from operations	5,810.47	3,801.82	52.83%	5,636.25	3.09%	16,233.72	9,849.24	64.82%
Other income	37.82	30.32	24.71%	34.68	9.04%	86.93	132.50	-34.39%
Total income	5,848.28	3,832.14	52.61%	5,670.93	3.13%	16,320.65	9,981.74	63.51%
Expenses								
Finance costs	2,341.18	1,547.14	51.32%	2,210.21	5.93%	6,494.43	3,807.91	70.55%
Employee benefit expenses	1,140.68	841.97	35.48%	1,110.89	2.68%	3,236.20	2,314.28	39.84%
Impairment on financial instruments	524.63	363.17	44.46%	427.33	22.77%	1,152.09	1,996.40	-42.29%
Depreciation and amortisation expense	92.22	69.82	32.09%	85.31	8.10%	256.80	191.92	33.80%
Other expenses	451.14	313.10	44.09%	371.33	21.49%	1,136.60	806.64	40.91%
Profit before tax	1,298.44	696.94	86.31%	1,465.86	-11.42%	4,044.53	864.59	367.80%
Profit after tax	1,245.69	568.65	119.06%	1,095.74	13.68%	3,298.24	693.32	375.72%
Total comprehensive income	1,288.24	740.60	73.95%	1,111.23	15.93%	3,400.04	1,013.94	235.33%

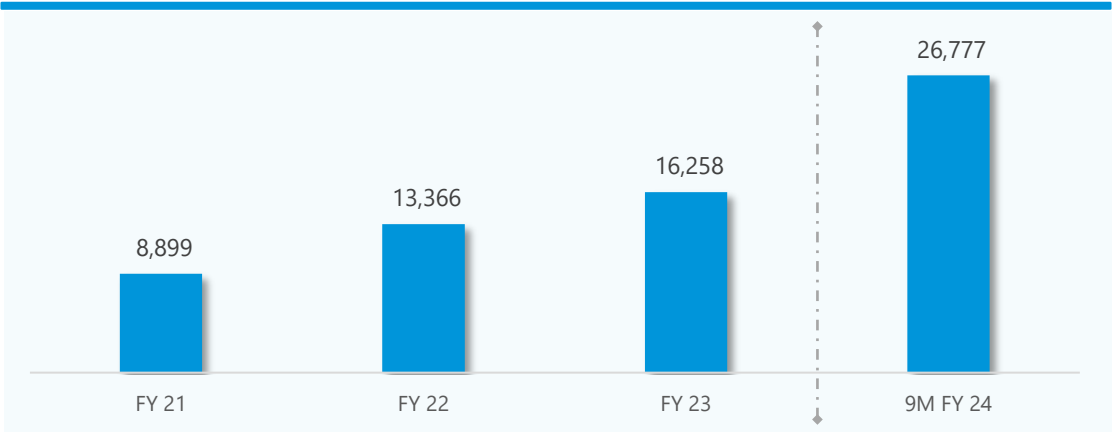
Q3 & 9M FY24: Balance Sheet

(in Mns)

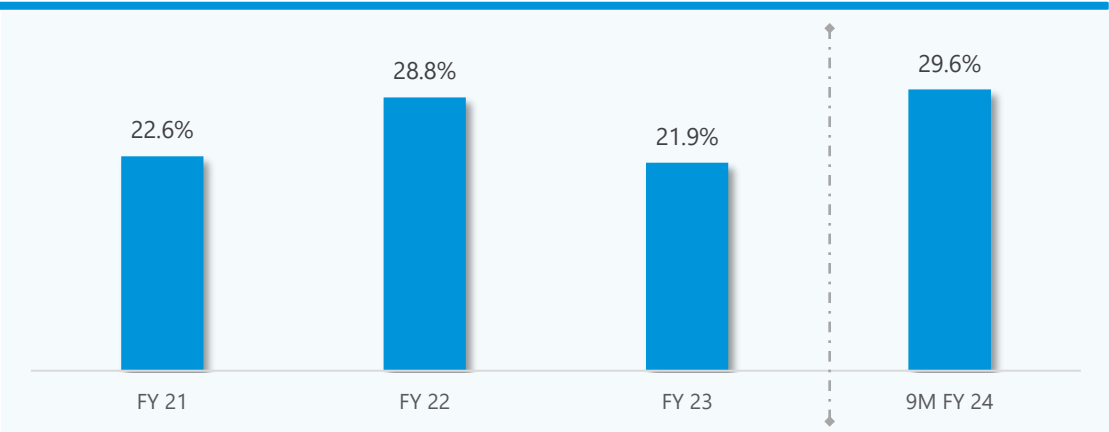
Financial Assets	9M FY 24	FY 23	Financial Liabilities	9M FY 24	FY 23
Cash and cash equivalents	11,791.9	7,594.6	Total outstanding dues of creditors	123.6	119.3
Bank balances other than cash	5,575.6	3,909.6	Debt securities	13,158.9	13,701.5
Other receivables	2,494.2	722.1	Borrowings (other than debt securities)	67,221.7	51,230.3
Loans	88,788.3	70,266.9	Lease liabilities	1,581.4	1,299.4
Investments	504.8	633.6	Other financial liabilities	3,005.7	2,582.7
Other financial assets	55.2	40.6		85,091.3	68,933.1
	1,09,209.9	83,167.3	Non-financial liabilities		
Non-financial assets			Current tax liabilities (net)	-	-
Current tax assets (net)	394.5	104.6	Provisions	92.8	36.1
Deferred tax asset (net)	88.7	57.8	Other non-financial liabilities	88.0	64.2
Property, plant and equipment	693.2	594.4		180.7	100.4
Right of use assets	1,361.6	1,121.7	Equity		
Other intangible assets	2.4	2.9	Equity share capital	1,704.9	1,402.0
Other non-financial assets	298.9	243.4	Other equity	25,072.2	14,856.5
	2,839.3	2,124.7		26,777.1	16,258.5
Total assets	1,12,049.2	85,292.0	Total liabilities and equity	1,12,049.2	85,292.0

Balance Sheet Metric

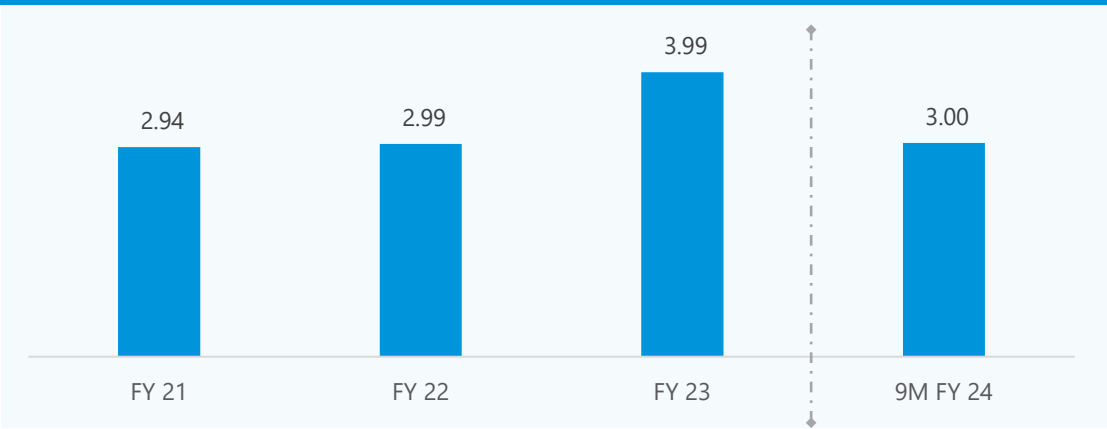
Networth (Mns)



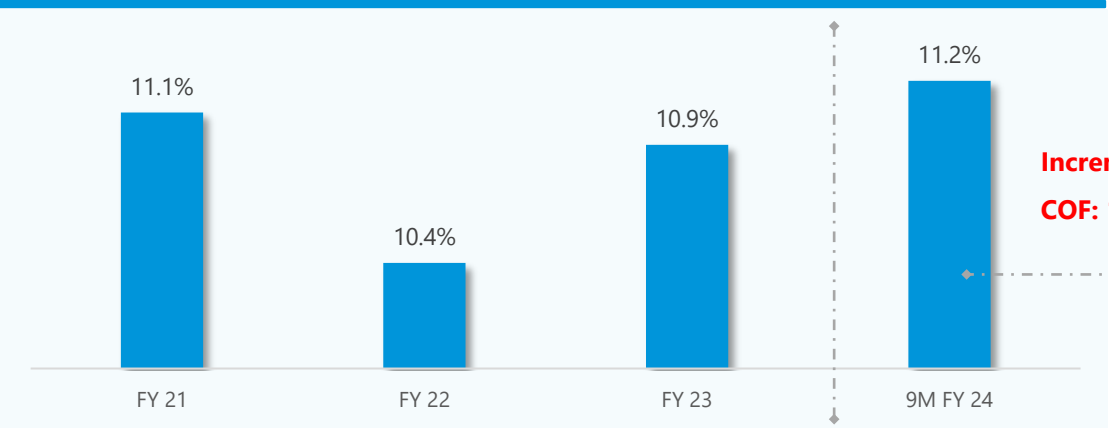
CRAR



Debt/Equity



Cost of Borrowing



Performance & Annual Guidance

Particulars	Actual		Guidance	Comments
	FY 23	9M FY 24	FY 24	
AUM-Growth	46.5%	38.6%	30%-33%	Nine-month better performance on lower base
NIM	11.9%	12.7%	12.7%-12.9%	NIM will improve with Capital infusion and improvement COF. Incremental COF is at 10.41%.
Operating Cost	6.2%	6.0%	5.8%-5.9%	Improvement in operating cost expected as the scale improve and more use of technology
Credit Cost	3.0%	1.5%	1.7%-1.9%	This includes Provisions and Write Off without adjusting the recovery on Written-off Portfolio
RoA	2.7%	4.2%	4.2%-4.3%	The Company reporting 4% or above for 4 consecutive quarters
RoE	11.4%	24.3%	18%-20%	Reporting Adjusted RoE (Capital Infusion*Number of days after infusion in the year/number days in the year). The RoE standalone Q4 will be impacted by Capital Infusion.

Presentation Roadmap

01

Group/Company Overview

02

Business Updates

03

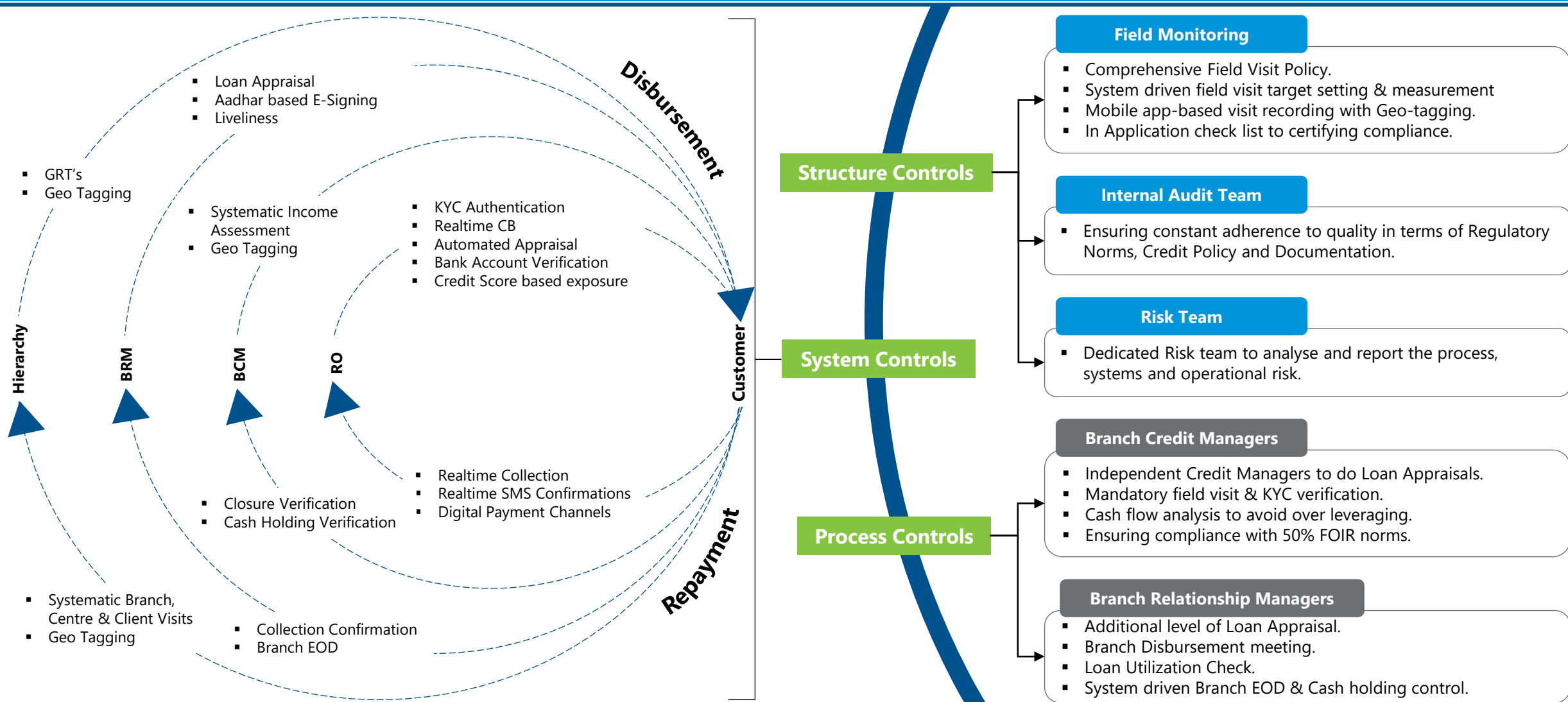
Financial Performance

04

Investment Rationale

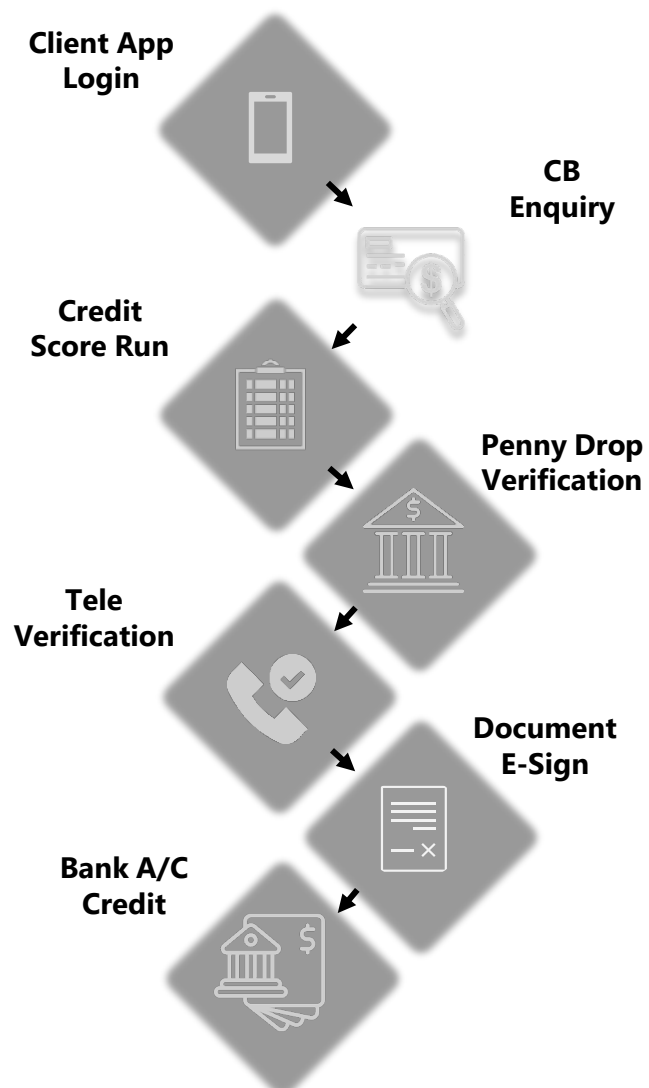


Internal Controls



Digital Eco-system

Suvidha Loan

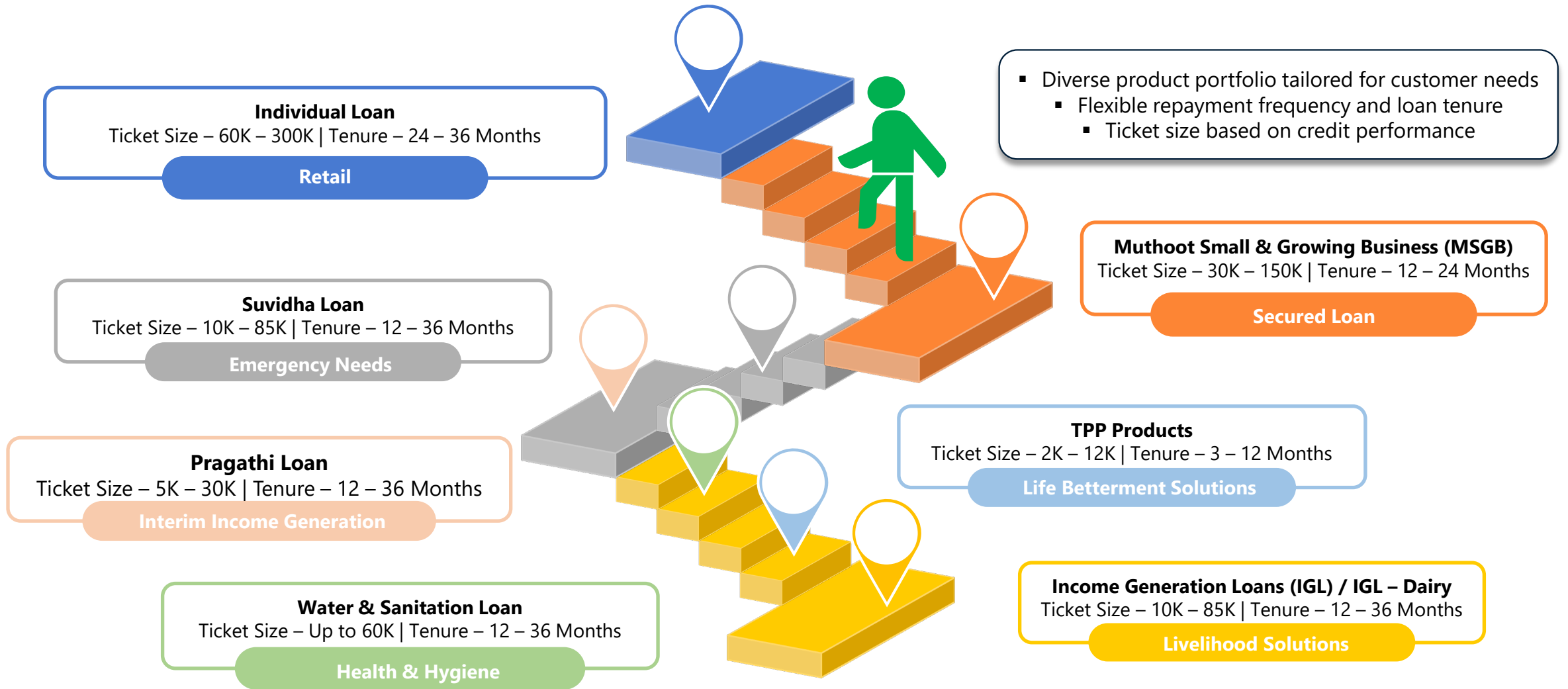


- Express loan processed through Customer application without Branch visit.
- As of December 2024, 1.14 Lakh loans disbursed PAN India.

Technology Interventions



Crafted and Curated for customer empowerment



Our Community Connect Activities

Muthoot Microfin holds mega medical camps in Punjab



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Muthoot Microfin holds mega medical camps in Punjab



Muthoot Microfin organised mega medical camps at Chawinda Devi, Tarn Taran, Moga, Zira, Phagwara, Barnala, Sangrur, Patran, Nabha and Rajpura villages of Punjab between July 22 to Aug 22, 2022. The primary objective of the initiative was to create awareness among the villagers on preventive healthcare.

More than 1,000 villagers benefitted from the program conducted across the regions. The program held with the support of renowned doctors urged people to take care of their health and implement necessary lifestyle changes in accordance to prevailing pandemic conditions.

The event created awareness on blood donation, conducted eye, dental and multispecialty health check-ups. The doctors created awareness on lifestyle diseases and shared health tips to live healthier lives.

Local authorities applauded Muthoot Microfin for organising the health camps and local media covered the event prominently. All the staff from the ten branches in the camp conducted regions coordinated efforts for the successful program.

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Muthoot Microfin holds flood relief activity in Junagadh



Muthoot Microfin organised a flood relief activity at Junagadh, Gujarat on 8th August 2023. Our Junagadh staff volunteers served grocery kits containing essential commodities to flood-hit families in Khadiya Vistar, Kadiyavad, Dolatpura, & 66KV areas of Junagadh where the recent heavy rains affected the livelihood of several families. More than 100 households benefitted from this outreach program.

In the aftermath of the devastating rains, MIML's compassionate group sprang into action with necessary food and groceries to the affected area.

All the staff of Junagadh branch along with DCM- Naresh Chauhan, ZM-Prajapati Pradip, Sr.RM- Panchal Bhavesh, DM-Ketan Prajapati, AM- Oza Santosh, BRM- Piyush Makwana coordinated for the success of the event. The branch's efforts provided not just sustenance but also a sense of hope and support during a challenging time.

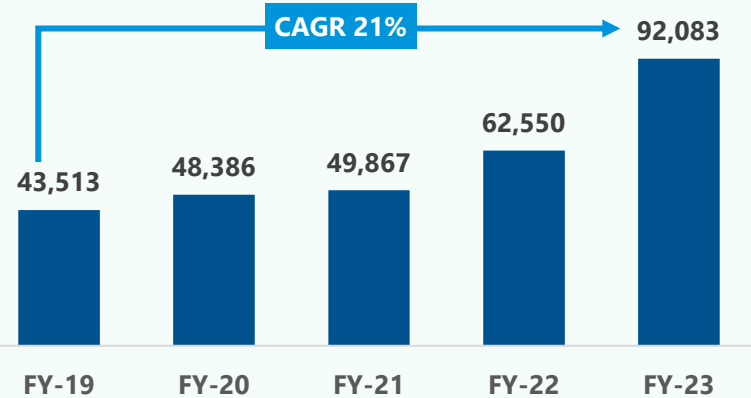
This initiative serves as a powerful reminder of the positive impact that our community outreach activities can play in supporting the communities in times of crisis thereby making a meaningful difference in their lives.

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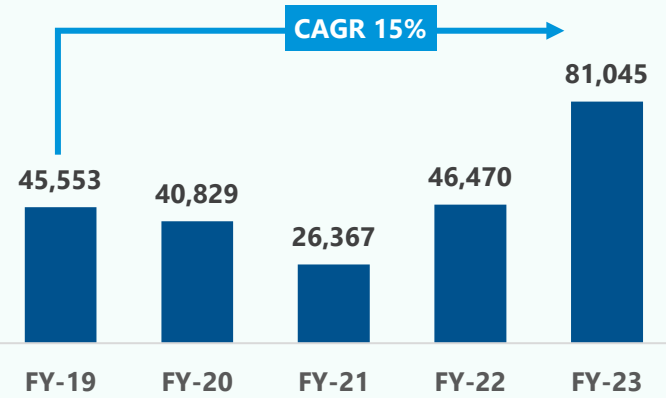
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Past Five Years Performance Track Record

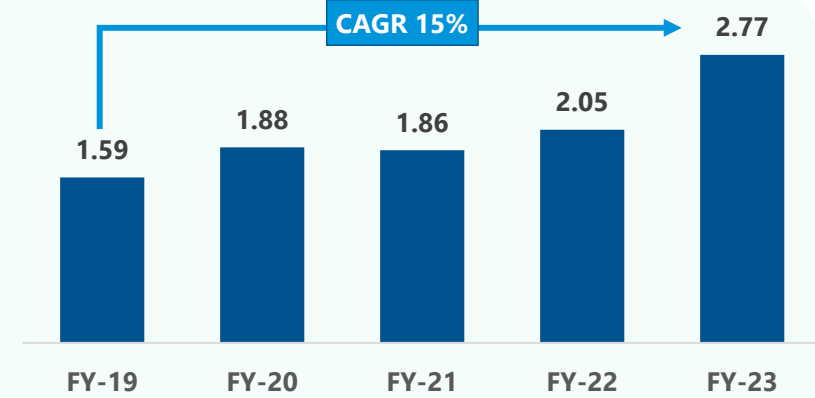
AUM (in Mns)



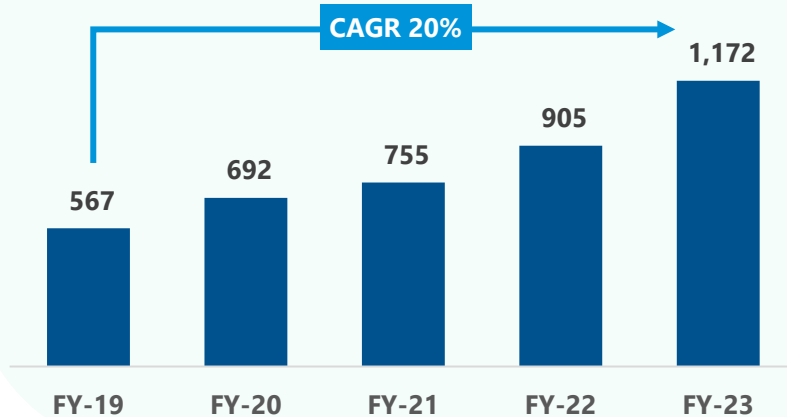
Disbursements (in Mns)



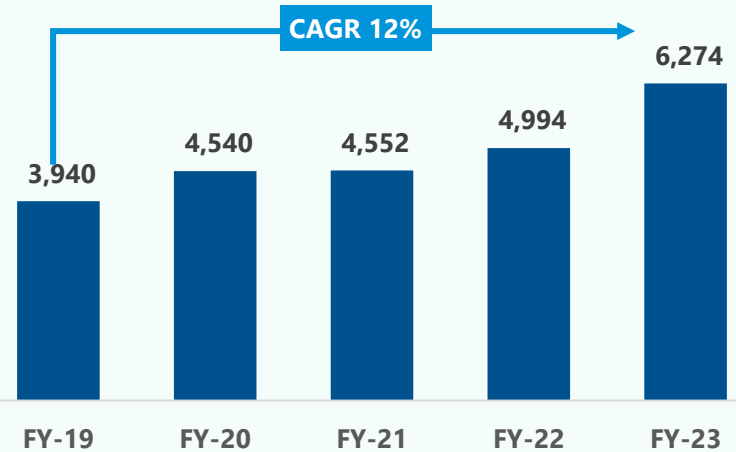
Borrowers (in Mns)



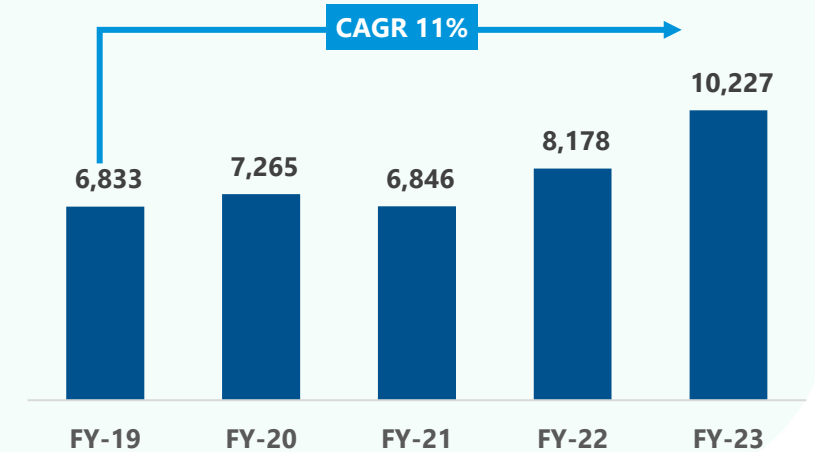
Branches



Loan Officers



Employees



Glossary

Particulars	Definition
Cost of Borrowing(%)	Cost of borrowing represents annually weighted average interest cost on borrowings, weights being annual average borrowings. Borrowings include debt securities, subordinated liabilities, and borrowings (other than debt securities)
Cost to Income Ratio	Cost to Income ratio is the ratio of the aggregate of our fees and commission expenses, employee benefit expenses, operating expenses and depreciation and amortisation expense to total income net of finance cost for the relevant period.
Credit Cost Ratio	Credit cost represents impairment on financial instruments for the relevant period as a percentage of average monthly gross outstanding loan portfolio.
Debt to Equity (D/E)	Debt to equity represents the ratio of our Total Borrowings to our Net Worth.
Gross NPA ratio (GNPA)	Gross NPA ratio represents the ratio of our Stage III assets to total outstanding loan portfolio. Total outstanding loan portfolio represents the aggregate of future principal outstanding and overdue principal outstanding, if any, for all loan assets held by our Company as of the last day of the relevant year, gross of impairment allowance.
Net Interest Margins	Net Interest Margin is the ratio of our Net Interest Income to our average monthly gross loan portfolio. Our average monthly gross loan portfolio is the simple monthly average of our gross loan portfolio for the relevant period.
Net NNPA ratio (NNPA)	Net NPA ratio represents the ratio of our Net NPA to Net Outstanding Loan Portfolio as at the end of the relevant period. Net Outstanding Loan Portfolio represents total outstanding loan portfolio reduced by impairment allowance
Pre-provision operating profit before tax (PPOP)	Pre-provision operating profit before tax represents the sum of profit before tax for the relevant period and impairment on financial instruments for such period.
Provision Coverage Ratio	Provision Coverage Ratio (%) represents the ratio of total impairment allowance on term loans (gross) to Stage III Assets (Gross NPAs) for the relevant period.
Return Equity (ROE)	Adjusted RoE is determined by factoring Capital Infusion*Number of days after infusion in the year/number days in the year and adding the average of OCI to the opening Equity.
Return on average gross outstanding loan portfolio (ROA)	Return on average gross loan portfolio represents profit for the relevant period as a percentage of annual monthly average gross loan portfolio for such period.
CRAR	The capital to risk assets ratio (CRAR) is calculated as capital funds (Tier I capital plus Tier II capital) divided by risk-weighted assets (the weighted average of funded and non-funded items after applying the risk weights as assigned by the RBI).
Operating Expense	Operating Expense ratio represents the sum of operating expenses as a percentage of average monthly gross outstanding loan portfolio.

Thank you

